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Attorneys for Defendants  
HSBC Finance Corporation; Household Finance Corporation;  
Beneficial Company LLC

UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF CALIFORNIA

PAUL VELASQUEZ, FAVIOLA ALVAREZ, )  
MARCELO ALTAMIRANO, JACKKEY )  
WILSON II, CARLOS MARTINEZ AND )  
DIONICIO MARTINEZ on behalf of )  
themselves and all others similarly situated )

Plaintiffs,

v.

HSBC FINANCE CORPORATION;  
HOUSEHOLD FINANCE CORPORATION;  
BENEFICIAL COMPANY, LLC

Defendant.

Case No. C 08-04592 SC

**STIPULATION RE: AMENDMENT OF COMPLAINT**

Judge: Hon. Samuel Conti

WHEREAS, Plaintiffs on behalf of themselves and all others similarly situated  
("Plaintiffs") filed their complaint on October 2, 2008; and

WHEREAS, Defendants HSBC Finance Corporation and Household Finance  
Corporation were served with the Complaint on October 8, 2008; and

WHEREAS, Defendant Beneficial Company LLC was served on November 7, 2008; and

WHEREAS, Plaintiffs and Defendants HSBC Finance Corporation and Household  
Finance Corporation stipulated to extend the time to respond to November 18, 2008; and

1 WHEREAS, Defendant Beneficial Company LLC has until December 5, 2008 to respond  
2 to the Complaint;

3 WHEREAS, the parties met and conferred on November 11, 2008 regarding issues raised  
4 by Defendants as to the Complaint; and

5 WHEREAS, Plaintiffs have agreed to amend the Complaint to remove the language in  
6 Paragraph 105 regarding the "original complaint"; and

7 WHEREAS, Plaintiffs have agreed to file the amended Complaint on or before  
8 November 18, 2008; and

9 WHEREAS, pursuant to FRCP Rule 6(a)(2) and Rule 15(a)(3); Defendants HSBC  
10 Finance Corporation, Household Finance Corporation and Beneficial Company LLC have until  
11 December 4, 2008 to file responsive pleadings.

12 IT IS HEREBY STIPULATED, that Plaintiffs will file an amended Complaint on or  
13 before November 18, 2008 and Defendants will file their responsive pleading by December 4,  
14 2008.

15  
16 DATED: November 13, 2008

SEYFARTH SHAW LLP

17 By s/ Regina A. Musolino  
18 Diana Tabacopoulos  
19 Regina A. Musolino  
20 Attorneys for Defendants  
21 HSBC FINANCE CORPORATION;  
HOUSEHOLD FINANCE  
CORPORATION; BENEFICIAL  
COMPANY LLC

22 DATED: November 13, 2008

SCHIFFRIN BARROWAY TOPAZ &  
KESSLER, LLP



By s/ Nick S. Williams  
Nick S. Williams  
Attorneys for Plaintiffs